

CLAIMS

1. A method for providing remote access to legacy insurance applications via a web-based graphical user interface (GUI), comprising:
- 5 receiving a request to access a legacy insurance application;
determining whether the request has authorization to access the legacy insurance application;
when the request has no authorization to access the legacy insurance application, displaying a denial of access and a reason for the denial and providing an option to refer
10 the legacy insurance application; and
when the request has the authorization to access the legacy insurance application, displaying a Web-based GUI screen for the legacy insurance application, wherein the screen displays a listing of actions and additional screens that accessible for the legacy insurance application and providing an option to refer the legacy insurance application.
- 15 2. The method of claim 1, wherein the legacy insurance application resides in a mainframe insurance data processing system.
3. The method of claim 1, wherein the legacy insurance application comprises a
20 commercial-lines insurance application.
4. The method of claim 3, wherein the commercial-lines insurance application comprises a quote on a commercial-lines insurance policy.
- 25 5. The method of claim 3, wherein the commercial-lines insurance application comprises an issuance of a commercial-lines insurance policy.

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6. The method of claim 1, wherein the legacy insurance application comprises a quote and an issuance of an insurance policy.

7. The method of claim 1, further comprising:

5 providing direct links to the listed additional screens displayed on the screen via the
listed actions.

8. The method of claim 1, wherein:

receiving the request to access the legacy insurance application comprises

10 receiving the request from a first user; and

providing the option to refer the legacy insurance application comprises

providing the option to refer the legacy insurance application to a second user that has

the authorization to access the legacy insurance application.

15 9. A method for providing remote enrollment to an umbrella insurance policy via
a web-based graphical user interface (GUI), comprising:

receiving a request for an umbrella insurance policy, wherein the umbrella insurance policy includes a plurality of underlying insurance policies;

displaying a web-based GUI umbrella detail page to collect and display limit information, exclusionary information, coverage information, exposure information, and premium information from the underlying insurance policies included in the umbrella insurance policy, wherein the umbrella detail page includes an umbrella detail section, an underlying detail section, and a pricing section;

displaying an underlying schedule screen to collect underlying policy detail
25 representing underlying insurance policies for which the umbrella insurance policy
provides excess liability;

displaying a billing screen having a first grid and a second grid, wherein the first
5 grid provides a worksheet for the users to develop an appropriate downpayment
premium for collecting and displaying a specification for a payer's name and address for
each of the plurality of underlying insurance policies included in the umbrella insurance
policy, and the second grid provides a worksheet for developing an appropriate
downpayment premium for the umbrella insurance policy.

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10. The method of claim 9, further comprising collecting data about an insured of the umbrella insurance policy that is needed for establishment of the umbrella insurance policy upon receiving the request for the umbrella insurance policy,.

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11. The method of claim 10, wherein collecting data about the insured of the umbrella insurance policy comprises:

displaying a first screen with fields for collecting data about the insured;

displaying the umbrella detail page upon completion of data entry into the fields of the first screen; and

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displaying a directory in the umbrella detail page that allows a direct link back to the first screen.

12. A method for providing remote access to insurance applications via a web-based user interface, comprising:

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receiving a first request to use the web-based user interface to access insurance applications;

verifying that the first request includes a first authorization to use the web-based user interface;

upon successful verification of the first authorization, granting the first request to use the web-based user interface;

receiving a second request to access a particular one of the insurance applications via the web-based user interface;

5 verifying that the second request includes a second authorization to the particular insurance application;

if the second authorization is successfully verified, granting the second request to use access the insurance application; and

10 if the second authorization cannot be verified, displaying a notice denying access to the particular insurance application.

13. The method of claim 12, wherein the particular insurance application comprises an insurance policy.

15 14. The method of claim 13, wherein the particular insurance application comprises a commercial-lines insurance policy.

15. The method of claim 12, wherein the insurance applications reside in at least one mainframe data processing system.

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16. The method of claim 12, wherein granting the first request to use the web-based user interface comprises:

displaying a welcome screen customized for the first request based on identity of the first request as derived from verifying the first authorization.

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17. The method of claim 16, wherein the welcome screen includes at least one marketing message.

18. The method of claim 16, wherein the welcome screen includes options to print out forms, to establish an insurance account or issue an insurance policy, and to exit the web-based user interface.

5 19. The method of claim 12, wherein granting the second request to access the particular insurance application comprises:

 providing options to add a new insurance policy, to modify a quote on an insurance policy of record, to refer a quote on an insurance policy of record, to issue an insurance policy of record, and to purge a quote on an insurance policy of record; and
10 receiving a selection of one of the options.

 20. The method of claim 12, further comprising:
 prompting a selection to establish a connection for the first request to use the web-based user interface if the first request represents the first time that the web-based
15 user interface is used; and
 downloading files to a source of the first request.

 21. The method of claim 12, wherein granting the second request to access the particular insurance application comprises:
20 providing a search screen that can perform a search of insurance accounts;
 receiving a search command from the search screen;
 performing the account search based on the search command;
 listing results of the account search on the search screen; and
 providing options to select one of the search results and to create a new account
25 name.

 22. The method of claim 19, wherein receiving a selection of one of the options comprises:

 receiving a selection to modify the quote on the insurance policy of record; and

displaying a first screen showing a first directory of available screens for the quote on the insurance policy of record.

23. The method of claim 22, wherein the first directory of available screens for
5 the quote on insurance policy of record includes a direct link to each of the available screens.

24. The method of claim 22, wherein receiving a selection of one of the options further comprises:
10 displaying on the first screen a second directory of available screens for the quote on the insurance policy of record.

25. The method of claim 24, wherein the second directory includes a direct link to at least an action available in one of the available screens for the quote on the
15 insurance policy of record.

26. The method of claim 19, wherein receiving a selection of one of the options comprises:
receiving a selection to issue the insurance policy of record; and
20 displaying a first screen showing a first directory of available screens for the issue of the insurance policy of record.

27. The method of claim 26, wherein the first directory of available screens for the insurance policy issue includes a direct link to at least one of the available screens for
25 the issue of the insurance policy of record.

28. The method of claim 26, wherein wherein receiving a selection of one of the options further comprises:

displaying on the first screen a second directory of available screens for the issue of the insurance policy of record.

29. The method of claim 28, wherein the second directory includes at least a
5 direct link to an action available in one of the available screens for the issue of the insurance policy of record.

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